

Information to identify the case:

Debtor 1	<u>Randy P. Hinkson</u>	Social Security number or ITIN	xxx-xx-7531
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Avella L. Hinkson</u>	Social Security number or ITIN	xxx-xx-9323
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-10859-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randy P. Hinkson

Avella L. Hinkson
aka Lynne Hinkson

6/21/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Randy P. Hinkson
 Avella L. Hinkson
 Debtors

Case No. 19-10859-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 53

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db/jdb
 cr
 +Randy P. Hinkson, Avella L. Hinkson, 360 Colonial Drive, Wenonah, NJ 08090-1663
 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELDMI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Road,
 Southfield, MI 48034-1846)
 517969097 APS Medical Billing Specialists, 2527 Cranberry Highway, Wareham, MA 02571-1046
 517969094 +AlliedInterstate, LLC, PO Box 361445, Columbus, OH 43236-1445
 517969095 Alltran Financial, LP, PO Box 610, Sauk Rapids, MN 56379-0610
 517969096 Apex Asset Management, 2501 Oregon Pike Ste 120, Lancaster, PA 17601-4890
 517969098 Assoc Physiatriests SNJ PA, PO Box 8505, Cherry Hill, NJ 08002-0505
 517969102 Cape Emergency Physicians, PO Box 1801, Indianapolis, IN 46206-1801
 517969106 +Coastal Spine, 4000 Church Road, Mount Laurel, NJ 08054-1110
 518014264 +Credit Acceptance Corporation, John R. Morton, Jr., Esquire, 110 Marter Avenue, Suite 301,
 Moorestown, NJ 08057-3124
 517969113 Eastern Dental - Woodbury Heights, 1006B Mantua Pike, Suite 1, Woodbury Heights, NJ 08097
 517969114 +Emerg Care Services of NJ, PA, PO Box 12907, Norfolk, VA 23541-0907
 517969115 Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
 517969116 HRRG, PO Box 459080, Fort Lauderdale, FL 33345-9080
 517969118 Inspira Health Network, PO Box 650292, Dallas, TX 75265-0292
 517969117 +Inspira Health Network, 509 N Broad St, Woodbury, NJ 08096-1617
 517969119 +Inspira Medical Group, PC, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
 517969121 +Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
 517969122 +KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
 517969125 +MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 517969127 NJ Dept of Labor & Workforce Development, PO Box 951, Trenton, NJ 08625-0951
 517969128 +NPAS, Inc., PO Box 99400, Louisville, KY 40269-0400
 517969126 +New Jersey Attorney General Office, Division of Law, Richard J. Hughes Complex,
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 518051604 +PC5REO LLC, LINDA S. FOSSI, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170,
 Voorhees, New Jersey 08043-4381
 517969129 +Persante Continuing Care, 130 Gaither Drive, Suite 136, Mount Laurel, NJ 08054-1715
 517969130 Premier Orthopaedic Associates, PO Box 2749, Vineland, NJ 08362-2749
 517969131 Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
 517969132 +Rancocas Anesthesiology P.A., PO Box 4640, Rutherford, NJ 07070-0464
 517969133 +Receivables Outsourcing, LLC, PO Box 549, Lutherville Timonium, MD 21094-0549
 517969136 South Jersey Anesthesia & Pain Physician, 509 N Broad Street, Woodbury, NJ 08096-1617
 517969137 South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577
 517969138 South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
 517969139 +Southwest Credit Systems, 4210 International Pkwy #1100, Carrollton, TX 75007-1912
 517983887 +Wilmington Savings Fund Society, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 21 2019 23:33:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 21 2019 23:33:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517969099 EDI: CINGMIDLAND.COM Jun 22 2019 03:18:00 AT&T Mobility, 15901 E Skelly Dr,
 Tulsa, OK 74116-2809
 517969100 E-mail/Text: bankruptcy@pepcoholdings.com Jun 21 2019 23:33:25 Atlantic City Electric,
 Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42,
 Carneys Point, NJ 08069-3600
 517969101 +E-mail/Text: payments@brsi.net Jun 21 2019 23:34:11 Business Revenue Systems, Inc.,
 3208 Division Street, Burlington, IA 52601-1653
 517969105 +E-mail/Text: bankruptcynotices@cbecompanies.com Jun 21 2019 23:33:54 CBE Group,
 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 517969103 E-mail/Text: lriley@caperegional.com Jun 21 2019 23:33:20 Cape Regional Medical Center,
 2 Stone Harbor Boulevard, Cape May Court House, NJ 08210-2138
 517969104 E-mail/Text: clientrep@capitalcollects.com Jun 21 2019 23:34:19 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091
 517969107 +EDI: COMCASTCBLCENT Jun 22 2019 03:18:00 Comcast, 1 Comcast Ctr,
 Philadelphia, PA 19103-2899
 517969108 +E-mail/Text: bankruptcy@credencerm.com Jun 21 2019 23:34:03 Credence Resource Management,
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 517969110 EDI: RCSFNBMARIN.COM Jun 22 2019 03:18:00 CreditOne Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 517969111 +E-mail/Text: dtmua-am@deptford-nj.org Jun 21 2019 23:33:56 Deptford Township MUA,
 898 Cattell Road, Wenonah, NJ 08090-1521
 517969112 E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2019 23:33:28 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 517969120 EDI: IRS.COM Jun 22 2019 03:18:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 53

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517969123 E-mail/Text: bncnotices@becket-lee.com Jun 21 2019 23:33:10 Kohl's, PO Box 3043,
Milwaukee, WI 53201-3043
517969124 EDI: RESURGENT.COM Jun 22 2019 03:18:00 LVNV Funding, LLC, PO Box 10497,
Greenville, SC 29603-0497
517969134 +E-mail/Text: bankruptcy@rentacenter.com Jun 21 2019 23:34:16 Rent A Center,
848 Delsea Drive, Glassboro, NJ 08028-1438
517969135 EDI: RESURGENT.COM Jun 22 2019 03:18:00 Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
517969140 EDI: TDBANKNORTH.COM Jun 22 2019 03:18:00 TD Bank, NA, PO Box 9547,
Portland, ME 04112-9547

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517969109* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 W Twelve Mile Rd,
Southfield, MI 48034)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Linda S. Fossi on behalf of Creditor PC5REO LLC lfossi@zeitlawfirm.com,
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Rebecca Ann Solarz on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
rsolarz@kmlawgroup.com
Rex J. Roldan on behalf of Joint Debtor Avella L. Hinkson roldanlaw@comcast.net,
roldanlawl@gmail.com
Rex J. Roldan on behalf of Debtor Randy P. Hinkson roldanlaw@comcast.net, roldanlawl@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7